Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
EASTERN DISTRICT OF MICHIGAN	_	
Case number (if known)	_ Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

04/20

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Thomas First name John	First name
	Bring your picture identification to your meeting with the trustee.	Middle name Hamill Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years	9	
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-1083	

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	I have not used any business name or EINs. Business name(s) EIN	☐ I have not used any business name or EINs. Business name(s) EIN	
5.	Where you live	22845 Melrose Ave. Eastpointe, MI 48021	If Debtor 2 lives at a different address:	
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code	
		Macomb		
		County	County	
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.	
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code	
6.	Why you are choosing this district to file for	Check one:	Check one:	
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	

Par	Tell the Court About	our Ba	nkruptcy Ca	se			
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required by</i> a page 1 and check the appropriate	by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy riate box.	
	choosing to file under	■ Chapter 7					
		☐ Cha	apter 11				
		☐ Cha	apter 12				
		☐ Cha	apter 13				
8.	How you will pay the fee	6	about how yo	u may pay. Typi attorney is subm	cally, if you are paying the fee yo	k with the clerk's office in your local court for more details urself, you may pay with cash, cashier's check, or money alf, your attorney may pay with a credit card or check with	
						n, sign and attach the Application for Individuals to Pay	
			request that out is not req	t my fee be wai uired to, waive y	our fee, and may do so only if you	n only if you are filing for Chapter 7. By law, a judge may, ur income is less than 150% of the official poverty line that installments). If you choose this option, you must fill out	
						ial Form 103B) and file it with your petition.	
9.	Have you filed for bankruptcy within the	■ No.					
	last 8 years?	☐ Yes			14 (1		
			District		When	Case number	
			District		When	Case number	
			District		When	Case number	
10.	Are any bankruptcy cases pending or being	■ No					
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes					
			Debtor			Relationship to you	
			District		When	Case number, if known	
			Debtor			Relationship to you	
			District		When	Case number, if known	
11.	Do you rent your residence?	■ No.	Go to I	ne 12.			
		☐ Yes	. Has yo	ur landlord obtai	ned an eviction judgment against	t you?	
				No. Go to line 1	2.		
				Yes. Fill out <i>Init</i> this bankruptcy		ludgment Against You (Form 101A) and file it as part of	

property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

☐ Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

10/28/21 3:50PM Debtor 1 Thomas John Hamill Case number (if known. Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16a. you have? individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ■ More than 100,000 **1**00-199 □ 200-999 19. How much do you **\$0 - \$50,000** □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion **\$50,001 - \$100,000** be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Thomas John Hamill		
Thomas John Hamill	Signature of Debtor 2	
Signature of Debtor 1		
Executed on October 28, 2021	Executed on	

MM / DD / YYYY

MM / DD / YYYY

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Scott S	kinner	Date	October 28, 2021
Signature of	Attorney for Debtor		MM / DD / YYYY
Scott Skin	ner P76939		
Printed name			
Detroit La	wyers, PLLC		
Firm name	-		
26711 Wo	odward Ave.		
Suite 207			
Huntingto	n Woods, MI 48070		
	City, State & ZIP Code		
Contact phone	248-237-7979	Email address	notice@detroitlawyers.com
P76939 MI			
Bar number & S	tate		

						10/28/21 3:50PM
		ation to identify your				
Deb	otor 1	Thomas John Ha	Middle Name	Last Name		
1 .	otor 2					
(Spo	use if, filing)	First Name	Middle Name	Last Name		
Uni	ted States Ban	kruptcy Court for the:	EASTERN DISTRICT (DF MICHIGAN		
1	se number				_	c if this is an ded filing
		m 106Sum				
				nd Certain Statistical Information		12/15
info	rmation. Fill or original form	ut all of your schedule	es first; then complete t	e are filing together, both are equally responsible f he information on this form. If you are filing amend k the box at the top of this page.	ed schedu	les after you file
1.		B: Property (Official Fo			\$	59,400.00
					· —	<u> </u>
			•		\$	7,676.00
	1c. Copy line	63, Total of all property	y on Schedule A/B		\$	67,076.00
Par	t 2: Summa	rize Your Liabilities				
						abilities t you owe
2.			laims Secured by Propert mn A, Amount of claim, at	y (Official Form 106D) the bottom of the last page of Part 1 of Schedule D	\$	13,843.00
3.			Unsecured Claims (Official (priority unsecured clair	al Form 106E/F) ns) from line 6e of <i>Schedule E/F</i>	\$	1,596.00
	3b. Copy the	total claims from Part	2 (nonpriority unsecured of	claims) from line 6j of Schedule E/F	\$	26,074.00
				Your total liabilities	\$	41,513.00
Par	t 3: Summa	rize Your Income and	Expenses			
4.		our Income (Official Fo		e /	\$	5,281.52
5.	Schedule J: 'Copy your me	Your Expenses (Official onthly expenses from li	Form 106J) ne 22c of Schedule J		\$	5,201.67
Par	t 4: Answer	These Questions for	Administrative and Stat	tistical Records		
6.	-		er Chapters 7, 11, or 13? on this part of the form. C	Check this box and submit this form to the court with yo	ur other scl	nedules.
7.	■ Yes What kind of	f debt do you have?				

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information

Case number (if known)

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ 5,816.34

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total cla	im
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	1,596.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) 	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	1,596.00

	this information	to identify	your case and th	nis filino	q:			
Debtor		omas Joh						
JODIOI		Name		e Name	Last Name			
Debtor Spouse,		Name	Middle	e Name	Last Name			
					ICT OF MICHIGAN			
Jillea	States Bankrupto	y Court for	the: EASTERN	ואוכוע	ICT OF MICHIGAN			
Case n	number							☐ Check if this is a amended filing
)ffic	cial Form 1	06A/F	2					
	edule A		_					40/45
					t only once. If an asset fits in more than		Paral	12/15
	every question.		·		his form. On the top of any additional pages. I Estate You Own or Have an Interest In	ges, write you	iii name and das	e number (ii known).
Do yo	ou own or have any	/ legal or eq	quitable interest in a	any resid	dence, building, land, or similar property?	•		
	☐ No. Go to Part 2							
	Yes. Where is the	he property?	•					
⊥ 1				What	t is the property? Check all that apply			
	2845 Melrose <i>A</i>	Ave.		What	t is the property? Check all that apply Single-family home	Do not d	educt secured cl	aims or exemptions. Put
2	2845 MeIrose A reet address, if available		scription		t is the property? Check all that apply Single-family home Duplex or multi-unit building	the amo	unt of any secure	aims or exemptions. Put
2			scription	What	Single-family home	the amo	unt of any secure	
2			scription	■	Single-family home Duplex or multi-unit building Condominium or cooperative	the amo	unt of any secure s <i>Who Have Clai</i> i	d claims on Schedule D: ms Secured by Property.
Sti			scription 48021-0000		Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	the amo Creditors	unt of any secure	d claims on Schedule D:
Str	reet address, if available	e, or other des			Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property	Current entire p	unt of any secure s Who Have Clai	d claims on Schedule D: ms Secured by Property. Current value of the
Str	reet address, if available	e, or other des	48021-0000		Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare	Current entire p	unt of any secure s Who Have Clair value of the roperty? \$90,000.00 e the nature of y	Current value of the portion you own? \$59,400.0
Str	reet address, if available	e, or other des	48021-0000		Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare	Current entire p Describ (such as	unt of any secure s Who Have Clair value of the roperty? \$90,000.00 e the nature of y	current value of the portion you own? \$59,400.0
E Cir	reet address, if available astpointe ty	e, or other des	48021-0000		Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other	Current entire p Describ (such as	value of the roperty? \$90,000.00 e the nature of ys fee simple, ten tate), if known.	Current value of the portion you own? \$59,400.0
E. Cit	astpointe ty	e, or other des	48021-0000	Who	Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other has an interest in the property? Check one Debtor 1 only Debtor 2 only	Current entire p Describ (such as a life es	value of the roperty? \$90,000.00 e the nature of ys fee simple, ten tate), if known.	Current value of the portion you own? \$59,400.0
E. Cid	reet address, if available astpointe ty	e, or other des	48021-0000		Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Current entire p Describ (such as a life es Joint 1	value of the roperty? \$90,000.00 e the nature of ys fee simple, ten tate), if known.	Current value of the portion you own? \$59,400.0
E. Cid	astpointe ty	e, or other des	48021-0000	Who	Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Current entire p Describ (such as a life es Joint 1	value of the roperty? \$90,000.00 e the nature of ys fee simple, ten tate), if known.	Current value of the portion you own? \$59,400.0
E. Cif	astpointe ty	e, or other des	48021-0000	Who	Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current entire p Describ (such as a life es Joint 1	value of the roperty? \$90,000.00 e the nature of ys fee simple, ten tate), if known.	Current value of the portion you own? \$59,400.0
E Cit	astpointe ty	e, or other des	48021-0000	Who Othe	Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another or information you wish to add about this	Current entire p Describ (such as a life es Joint 1	value of the roperty? \$90,000.00 e the nature of ys fee simple, ten tate), if known.	Current value of the portion you own? \$59,400.0
E. Cif	astpointe ty	e, or other des	48021-0000	Who Othe	Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another or information you wish to add about this erty identification number:	Current entire p Describ (such as a life es Joint 1	value of the roperty? \$90,000.00 e the nature of ys fee simple, ten tate), if known.	Current value of the portion you own? \$59,400.0
E. Cirl	astpointe ty lacomb	MI State	48021-0000 ZIP Code	Who Othe prop	Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another or information you wish to add about this erty identification number:	Current entire p Describ (such as a life es Joint 1	value of the roperty? \$90,000.00 e the nature of ys fee simple, ten tate), if known. tenant eck if this is con instructions)	Current value of the portion you own? \$59,400.0

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Del	btor 1 T	homas John Hamill		Case number (if known)	
3. C	Cars, vans,	trucks, tractors, sport utility ve	ehicles, motorcycles		
] No				
	Yes				
3.	1 Make:	Chevrolet	Who has an interest in the property? Check one		cured claims or exemptions. Put v secured claims on Schedule D:
	Model:	Malibu	Debtor 1 only		ave Claims Secured by Property.
	Year:	2011	Debtor 2 only	Current value of	
		nate mileage: 98,000 ormation:	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	entire property?	portion you own?
		on: 22845 Melrose Ave.,	At least one of the debtors and another		
	Eastpo	ointe MI 48021 pased on NADA	☐ Check if this is community property (see instructions)	\$4,650	0.00 \$4,650.00
5 .			n for all of your entries from Part 2, includir		\$4,650.00
٠	pages you	nave attached for Fart 2. Write	triat number nere	=/	
		be Your Personal and Household It			
Do	you own o	r have any legal or equitable in	terest in any of the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
[Assorted house	ehold goods and furnishings		\$1,000.00
		Location: 2284	5 Melrose Ave., Eastpointe MI 48021		Ψ1,000.00
[Televisions and radios; audio, vid including cell phones, cameras, n scribe	eo, stereo, and digital equipment; computers, p nedia players, games tops, cell phones, television, tablets, et	_	collections; electronic devices
			5 Melrose Ave., Eastpointe MI 48021		\$800.00
l		Antiques and figurines; paintings, other collections, memorabilia, co	prints, or other artwork; books, pictures, or othe bllectibles	er art objects; stamp, coin	, or baseball card collections;
l	Examples:	musical instruments	nd other hobby equipment; bicycles, pool tables	s, golf clubs, skis; canoes	and kayaks; carpentry tools;

Official Form 106A/B Schedule A/B: Property page 2

Debtor 1	Thomas Joh	n Hamill Case num	nber <i>(if known)</i>	
■ No		s, shotguns, ammunition, and related equipment		
☐ No		othes, furs, leather coats, designer wear, shoes, accessories		
		Assorted used wearing apparel Location: 22845 Melrose Ave., Eastpointe MI 48021		\$100.00
□ No		welry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, wat	ches, gems, gol	d, silver
		Location: 22845 Melrose Ave., Eastpointe MI 48021		\$275.00
□ No	nples: Dogs, cats, l	2 household dogs, 2 household cats Location: 22845 Melrose Ave., Eastpointe MI 48021		\$0.00
■ No	other personal and	d household items you did not already list, including any health aids you o	did not list	
		of all of your entries from Part 3, including any entries for pages you have number here	attached	\$2,175.00
	escribe Your Finand wn or have any lo	cial Assets egal or equitable interest in any of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions.
☐ No		nave in your wallet, in your home, in a safe deposit box, and on hand when you	file your petition	
		Cash	1	\$1.00
		avings, or other financial accounts; certificates of deposit; shares in credit union If you have multiple accounts with the same institution, list each.	is, brokerage ho	uses, and other similar
		Institution name:		
Official For	rm 106A/B	Schedule A/B: Property		page :

Schedule A/B: Property page 3 Software Copyright (c) 1996-2021 Best Case, LLC - www.bestcase.com 21-48532-mlo Doc 1 Filed 10/28/21 Entered 10/28/21 15:53:59 Page 12 of 57

	Thomas Joh	n Hami	<u>II</u>	Case number (if known)	
		17.1.	Checking	TCF account ending in 9742 value is approximate at time of filing	\$250.00
		17.2.	Credit Union	Christian Financial Credit Union account ending in 1586 value is approximate at time of filing	\$350.00
	•			kerage firms, money market accounts	
☐ Yes	S		Institution or issuer n	name: 	
	publicly traded st	tock and	interests in incorpo	rated and unincorporated businesses, including an interest in an	LLC, partnership, and
☐ Yes	s. Give specific inf		about them me of entity:	% of ownership: % %	
Nego Non- ■ No	otiable instruments	s include prents are	personal checks, cash those you cannot trar	tiable and non-negotiable instruments hiers' checks, promissory notes, and money orders. nsfer to someone by signing or delivering them.	
	ement or pensior	accoun	ts		
Exar ■ No	mples: Interests in	IRA, ERIS	SA, Keogh, 401(k), 40	03(b), thrift savings accounts, or other pension or profit-sharing plans	
Exar ■ No		IRA, ERIS	SA, Keogh, 401(k), 40	03(b), thrift savings accounts, or other pension or profit-sharing plans Institution name:	
Exar No Yes 22. Secu Your Exar No	mples: Interests in s. List each account in the second in	nt separar Type prepayned deposi	SA, Keogh, 401(k), 40 tely. of account: nents ts you have made so		others
Exar. No Yes 22. Secu Your Exar. No Yes	rity deposits and share of all unusemples: Agreements	nt separat Type prepayned deposits with land	sA, Keogh, 401(k), 40 tely. of account: nents ts you have made so dlords, prepaid rent, p	Institution name: that you may continue service or use from a company public utilities (electric, gas, water), telecommunications companies, or	others
Exar No Yes 22. Secu Your Exar No Yes 23. Annu	rity deposits and share of all unusemples: Agreements.	nt separat Type prepayn ed deposits with land	sA, Keogh, 401(k), 40 tely. of account: nents ts you have made so dlords, prepaid rent, p	Institution name: that you may continue service or use from a company public utilities (electric, gas, water), telecommunications companies, or Institution name or individual:	others
Exar No Yes 22. Secu Your Exar No Yes 23. Annu No Yes 24. Intere	rity deposits and share of all unusemples: Agreements s	prepayned deposits with land	sA, Keogh, 401(k), 40 tely. of account: nents ts you have made so dlords, prepaid rent, p dic payment of money ne and description.	Institution name: that you may continue service or use from a company public utilities (electric, gas, water), telecommunications companies, or Institution name or individual:	

■ No

 $\hfill \square$ Yes. Give specific information about them...

Schedule A/B: Property Official Form 106A/B page 4

Debtor 1	Thomas John Hamill		Case number (if known)	
		rade secrets, and other intellectual property websites, proceeds from royalties and licensing agreeme	nto	
_	ripies. Internet domain names,	websites, proceeds from royalites and licensing agreeme	mis	
■ No				
⊔ Yes	. Give specific information abo	out them		
27. Licen	ses, franchises, and other ge	eneral intangibles		
Exan	nples: Building permits, exclusi	ve licenses, cooperative association holdings, liquor licen	nses, professional licenses	
■ No				
☐ Yes	. Give specific information about	out them		
				-
Money or	r property owed to you?			Current value of the
				portion you own? Do not deduct secured claims or exemptions.
	efunds owed to you			
□ No				
■ Yes	Give specific information abo	ut them, including whether you already filed the returns a	nd the tax years	
		2021 Prorated Anticipated Tax Refund	State and Federal	\$250.00
■ No □ Yes	. Give specific information			
30. Other	amounts someone owes yo	u		
Exam		insurance payments, disability benefits, sick pay, vacation	on pay, workers' compensa	tion, Social Security
■ No	benefits; unpaid loans yo	ou made to someone else		
	. Give specific information			
L res	. Give specific information			
				-
31 Intere	ests in insurance policies			
		nsurance; health savings account (HSA); credit, homeow	ner's, or renter's insurance	
■ No				
☐ Yes		y of each policy and list its value.		
	Compa	any name: Beneficia	ary:	Surrender or refund
				value:
		e you from someone who has died		
	are the beneficiary of a living one has died.	trust, expect proceeds from a life insurance policy, or are	currently entitled to receive	e property because
some No	FULLE LIGS CIEC.			
	. Give specific information			
□ 162	. Oive specific illicitiation.			

Official Form 106A/B Schedule A/B: Property page 5

Debtor 1	Thomas John H	łamill	Case number (if known)	
Exam		es, whether or not you have filed a lawsuit or made loyment disputes, insurance claims, or rights to sue	a demand for payment	
■ No				
⊔ Yes.	. Describe each clain	n		
■ No	contingent and unli	quidated claims of every nature, including counterd	_	off claims
■ No	nancial assets you o	•		
		ıll of your entries from Part 4, including any entries nber here		\$851.00
Part 5: De	escribe Any Business-	Related Property You Own or Have an Interest In. List any	real estate in Part 1.	
No. G	own or have any legal to to Part 6. Go to line 38.	or equitable interest in any business-related property?		
				Current value of the portion you own? Do not deduct secured claims or exemptions.
38. Acco ı	unts receivable or co	ommissions you already earned		
□ No □ Yes.	. Describe			
39. Office Exam	e equipment, furnish aples: Business-relate	ings, and supplies d computers, software, modems, printers, copiers, fax	machines, rugs, telephones, desks, cha	irs, electronic devices
□ No □ Yes.	. Describe			
40. Machi	nery, fixtures, equip	ment, supplies you use in business, and tools of y	our trade	
□ No □ Yes.	. Describe			
41. Inven	itory			
□ No □ Yes.	. Describe			

42. Interests in partnerships or joint ventures

Official Form 106A/B Schedule A/B: Property page 6

Debtor 1	Thomas John	Hamill	Case number (if known)	
□ No □ Yes.	Give specific infor	mation about them Name of entity:	% of ownership: %	
☐ No.		lists, or other compilations onally identifiable information (as defined in 11 U.S.C. § 101(41A))?		
	□ No □ Yes. Describe			
□No	siness-related pr	operty you did not already list mation		
		f all of your entries from Part 5, including any entries for page umber here		
Part 6: Des	scribe Any Farm- an ou own or have an int	nd Commercial Fishing-Related Property You Own or Have an Interest terest in farmland, list it in Part 1.	ln.	
■ No.	own or have any Go to Part 7. Go to line 47.	r legal or equitable interest in any farm- or commercial fishing	-related property?	
				Current value of the portion you own? Do not deduct secured claims or exemptions.
47. Farm a <i>Examp</i>		ultry, farm-raised fish		
□ No □ Yes				
48. Crops -	either growing o	or harvested		
□ No □ Yes.	Give specific inforr	mation		
49. Farm a	nd fishing equipn	nent, implements, machinery, fixtures, and tools of trade		
□ No □ Yes				
50. Farm a	nd fishing supplic	es, chemicals, and feed		
□ No				

Official Form 106A/B Schedule A/B: Property

page 7

10/28/21 3:50PM

Debtor 1	Thomas John Hamill			Case number (if known)	
51. Any f	arm- and commercial fishing-related property you	u did not alre	ady list		
п.,					
	s. Give specific information				
— 100					
	I the dollar value of all of your entries from Part 6 Part 6. Write that number here				
Part 7:	Describe All Property You Own or Have an Interest i	in That You Did	Not List Above		
Exan	bu have other property of any kind you did not alr imples: Season tickets, country club membership s. Give specific information	ready list?			
54. Add	I the dollar value of all of your entries from Part 7.	. Write that nu	umber here		\$0.00
Part 8:	List the Totals of Each Part of this Form				
55. Part	t 1: Total real estate, line 2				\$59,400.00
	t 2: Total vehicles, line 5		\$4,650.00		
57. Part	t 3: Total personal and household items, line 15		\$2,175.00		
58. Part	t 4: Total financial assets, line 36		\$851.00		
59. Part	t 5: Total business-related property, line 45		\$0.00		
60. Part	t 6: Total farm- and fishing-related property, line 5	52	\$0.00		
61. Part	t 7: Total other property not listed, line 54	+	\$0.00		
62. Tota	al personal property. Add lines 56 through 61		\$7,676.00	Copy personal property tot	sal \$7,676.00
63. Tota	al of all property on Schedule A/B. Add line 55 + lir	ne 62			\$67,076.00

Fill in this information to identify your case:							
Thomas John Ha	mill						
First Name	Middle Name	Last Name					
First Name	Middle Name	Last Name					
nkruptcy Court for the:	EASTERN DISTRICT O	F MICHIGAN					
			☐ Check if this is an amended filing				
	Thomas John Hall First Name	Thomas John Hamill First Name Middle Name First Name Middle Name	Thomas John Hamill First Name Middle Name Last Name First Name Middle Name Last Name				

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	rt 1: Identify the Property You Claim as I	Exempt					
1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.							
	■ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)						
	☐ You are claiming federal exemptions. 11	U.S.C. § 522(b)(2)					
2.	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.						
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption		
		Copy the value from Schedule A/B	Check only one box for each exemption.				
	22845 Melrose Ave. Eastpointe, MI 48021 Macomb County	\$59,400.00	=	\$51,698.46	Mich. Comp. Laws § 600.5451(1)(m)		
	Value based on 2021 appraisal		П 1000/ a	f falls samulant control con ta			

	Schedule A/B			
22845 Melrose Ave. Eastpointe, MI 48021 Macomb County Value based on 2021 appraisal	\$59,400.00	■	\$51,698.46 100% of fair market value, up to	Mich. Comp. Laws § 600.5451(1)(m)
Line from Schedule A/B: 1.1 2011 Chevrolet Malibu 98,000 miles	\$4.050.00		any applicable statutory limit	Mich. Comp. Laws §
Location: 22845 Melrose Ave.,	\$4,650.00		\$2,476.00	600.5451(1)(g)
Eastpointe MI 48021			100% of fair market value, up to	()(0)
Value based on NADA			any applicable statutory limit	
Line from Schedule A/B: 3.1				
Assorted household goods and furnishings	\$1,000.00		\$1,000.00	Mich. Comp. Laws § 600.5451(1)(c)
Location: 22845 Melrose Ave.,			100% of fair market value, up to	
Eastpointe MI 48021			any applicable statutory limit	
Line from Schedule A/B: 6.1				
Computers, laptops, cell phones,	\$800.00		\$800.00	Mich. Comp. Laws §
television, tablets, etc. Location: 22845 Melrose Ave.,		П	4000/ of foir resultatively.	600.5451(1)(c)
Eastpointe MI 48021			100% of fair market value, up to any applicable statutory limit	

Line from Schedule A/B: 7.1

De	ebtor 1 Thomas John Hamill		Case number (if known)				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	1		Specific laws that allow exemption		
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.			
	Assorted used wearing apparel Location: 22845 Melrose Ave.,	\$100.00		\$100.00	Mich. Comp. Laws § 600.5451(1)(a)(iii)		
	Eastpointe MI 48021 Line from Schedule A/B: 11.1			100% of fair market value, up to any applicable statutory limit	333.343 I(I)(a)(iii)		
	Rings, earrings, necklaces, watches, bracelets, etc.	\$275.00		\$275.00	Mich. Comp. Laws § 600.5451(1)(c)		
	Location: 22845 Melrose Ave., Eastpointe MI 48021 Line from <i>Schedule A/B</i> : 12.1			100% of fair market value, up to any applicable statutory limit	000.5451(1)(6)		
3.	 3. Are you claiming a homestead exemption of more than \$170,350? (Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.) No Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No 						

☐ Yes

						10/28/21 3:50PI
Fill i	n this information	to identify your	case:			
Debt	tor 1 The	omas John Ha	mill			
	First	Name	Middle Name Last Name	_		
Debt						
(Spou	ise if, filing) First	Name	Middle Name Last Name			
Unite	ed States Bankrupto	y Court for the:	EASTERN DISTRICT OF MICHIGAN			
Case	e number					
(if kno	own)				☐ Check	if this is an
					amend	ded filing
	cial Form 106 hedule D: C		Who Have Claims Secure	d by Property		12/15
s nee			two married people are filing together, both are e it, number the entries, and attach it to this form. O			
1. Do	any creditors have cl	aims secured by y	our property?			
ſ	☐ No. Check this bo	ox and submit this	s form to the court with your other schedules.	You have nothing else to r	eport on this form	
_	<u></u>		•	Tournave nothing closter	oport on the form.	
	Yes. Fill in all of t	he information be	elow.			
Part	1: List All Secu	red Claims				
2. Lis	st all secured claims.	If a creditor has mo	ore than one secured claim, list the creditor separatel	Column A	Column B	Column C
	n as possible, list the cl	aims in alphabetica	particular claim, list the other creditors in Part 2. As all order according to the creditor's name.	Do not deduct the	Value of collateral that supports this claim	Unsecured portion If any
2.1	Christian Finan			\$2.474.00	\$4,650.00	\$0.00
	Union		Describe the property that secures the claim:	\$2,174.00	\$4,650.00	\$0.00
	Creditor's Name		2011 Chevrolet Malibu 98,000 miles			
			Location: 22845 Melrose Ave.,			
			Eastpointe MI 48021 Value based on NADA			
		L	As of the date you file, the claim is: Check all that			
	18441 Utica Rd.	'	apply.			
	Roseville, MI 48	8066	☐ Contingent			
	Number, Street, City, Sta	te & Zip Code	☐ Unliquidated			
			☐ Disputed			
Who	owes the debt? Che	eck one.	Nature of lien. Check all that apply.			
■ D	ebtor 1 only		■ An agreement you made (such as mortgage or se	ecured		
□ D	ebtor 2 only		car loan)			
_	ebtor 1 and Debtor 2 c	only	☐ Statutory lien (such as tax lien, mechanic's lien)			
_	t least one of the debto		☐ Judgment lien from a lawsuit			
_	hack if this claim rate		Other (including a right to offset)			

community debt

Date debt was incurred 04/2017

Last 4 digits of account number

XXXX

Debtor 1 Thomas John Hamill		Case number (if known)		
First Name Middle N	ame Last Name			
2.2 Macomb County Treasurer's Office	Describe the property that secures the claim:	\$3,043.00	\$90,000.00	\$0.00
Creditor's Name 1 South Main Street, 2nd	22845 Melrose Ave. Eastpointe, MI 48021 Macomb County Value based on 2021 appraisal			
floor	As of the date you file, the claim is: Check all that apply.			
Mount Clemens, MI 48043	☐ Contingent			
Number, Street, City, State & Zip Code	☐ Unliquidated ☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
■ Debtor 1 only □ Debtor 2 only	An agreement you made (such as mortgage or s car loan)	ecured		
☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit			
☐ Check if this claim relates to a community debt	Other (including a right to offset) Past due	property taxes		
Date debt was incurred 2020	Last 4 digits of account number	<u> </u>		
2.3 MSHDA	Describe the property that secures the claim:	\$8,626.00	\$90,000.00	\$0.00
Creditor's Name	22845 Melrose Ave. Eastpointe, MI 48021 Macomb County			
	Value based on 2021 appraisal			
735 East Michigan Ave. Lansing, MI 48912	As of the date you file, the claim is: Check all that apply.			
	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated			
Lansing, MI 48912	As of the date you file, the claim is: Check all that apply. Contingent			
Lansing, MI 48912 Number, Street, City, State & Zip Code	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	ecured		
Lansing, MI 48912 Number, Street, City, State & Zip Code Who owes the debt? Check one. Debtor 1 only	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or s	ecured		
Lansing, MI 48912 Number, Street, City, State & Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or s car loan)	ecured		
Lansing, MI 48912 Number, Street, City, State & Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or s car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit	ecured dvance Mortgage		
Lansing, MI 48912 Number, Street, City, State & Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or s car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit	dvance Mortgage		
Lansing, MI 48912 Number, Street, City, State & Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or scar loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset) Future Act	dvance Mortgage		
Lansing, MI 48912 Number, Street, City, State & Zip Code Who owes the debt? Check one. □ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only ■ At least one of the debtors and another □ Check if this claim relates to a community debt Date debt was incurred 11/2018	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgage or scar loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset) Future Act	dvance Mortgage	00	

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Official Form 106D

	Il in this information to identify your	case:					
De	Thomas John Ha	Middle Name	Loothi	•			
De	ebtor 2	wilddie Name	Last Nam	е			
	ouse if, filing) First Name	Middle Name	Last Nam	е			
Un	nited States Bankruptcy Court for the:	EASTERN DISTRICT	OF MICHIGAN				
	, ,						
	ase number					□ Check	if this is an
(,					_	ed filing
							J
	ficial Form 106E/F						
	chedule E/F: Creditors V						12/15
any Sch Sch left. nan	as complete and accurate as possible. Use executory contracts or unexpired lease leadule G: Executory Contracts and Unexidedule D: Creditors Who Have Claims Se. Attach the Continuation Page to this page and case number (if known). Int 1: List All of Your PRIORITY U	s that could result in a cla pired Leases (Official For cured by Property. If more ige. If you have no informa	im. Also list executo n 106G). Do not inclu space is needed, co	ory contract ude any cre ppy the Part	s on Schedule A/B: P ditors with partially s you need, fill it out, r	roperty (Official For ecured claims that a number the entries in	m 106A/B) and on re listed in n the boxes on the
	Do any creditors have priority unsecur						
	☐ No. Go to Part 2.						
	Yes.						
2.	List all of your priority unsecured claim identify what type of claim it is. If a claim it possible, list the claims in alphabetical or Part 1. If more than one creditor holds a p	nas both priority and nonprio der according to the creditor	rity amounts, list that on some and the right of the righ	claim here a	nd show both priority a	nd nonpriority amount	s. As much as
	(For an explanation of each type of claim,	see the instructions for this	form in the instruction	booklet.)	Total alaim	Dul a site :	Name de la
	_				Total claim	Priority amount	Nonpriority amount
2.1		y Last 4 digits	of account number	1083	\$1,271.00	\$1,271.00	\$0.00
	Priority Creditor's Name Internal Revenue Service Kansas City, MO 64999-00		ne debt incurred?	2019			
	Number Street City State Zip Code		te you file, the claim	is: Check a	II that apply		
	Who incurred the debt? Check one.	☐ Continge	nt				
	Debtor 1 only	☐ Unliquida	ted				
	☐ Debtor 2 only	☐ Disputed					
	Debtor 1 and Debtor 2 only		ORITY unsecured cla	aim:			
	\square At least one of the debtors and anoth	ner Domestic	support obligations				
	☐ Check if this claim is for a commu		d certain other debts		-		
	Is the claim subject to offset?		r death or personal in	jury while yo	u were intoxicated		
	■ No	☐ Other. Sp					
	Yes		Past Due I	ncome 1	axes		
2.2	Michigan Department of Tr	easury Last 4 digits	of account number	1083	\$325.00	\$325.00	\$0.00
	Priority Creditor's Name	NA/1		0040			
	PO Box 30058 Lansing, MI 48909	When was t	ne debt incurred?	2019			
	Number Street City State Zip Code	As of the da	te you file, the claim	is: Check a	II that apply		
	Who incurred the debt? Check one.	☐ Continge	nt				
	Debtor 1 only	☐ Unliquida	ted				
	Debtor 2 only	☐ Disputed					
	☐ Debtor 1 and Debtor 2 only	Type of PRI	ORITY unsecured cla	aim:			
	☐ At least one of the debtors and anoth	ner Domestic	support obligations				
	☐ Check if this claim is for a commi	unity debt Taxes an	d certain other debts	ou owe the	government		
	Is the claim subject to offset?	☐ Claims fo	r death or personal in	ury while yo	u were intoxicated		
	■ No	☐ Other. Sp					
	☐ Yes		Past Due S	State Tax	es		

Official Form 106 E/F

Schedule E/F: Creditors Who Have Unsecured Claims

Type of NONPRIORITY unsecured claim:

report as priority claims

Other. Specify Medical

☐ Obligations arising out of a separation agreement or divorce that you did not

☐ Debts to pension or profit-sharing plans, and other similar debts

debt

■ No

☐ Yes

☐ At least one of the debtors and another☐ Check if this claim is for a community

Is the claim subject to offset?

1 Thomas John Hamill		Case number (if known)						
Comenity Bank/Playstation	Last 4 digits of account number	0183	\$2,333.00					
PO Box 182789	When was the debt incurred?	11/2012						
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply						
Debtor 1 only	☐ Contingent							
☐ Debtor 2 only	☐ Unliquidated							
☐ Debtor 1 and Debtor 2 only	☐ Disputed							
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:						
☐ Check if this claim is for a community	☐ Student loans							
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not						
No	Debts to pension or profit-sharing	ng plans, and other similar debts						
Yes	Other. Specify Credit Card	d Charges						
Credit First NA/Firstone	Last 4 digits of account number	5099	\$794.00					
PO Box 81083	When was the debt incurred?	01/2018						
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply						
■ Debtor 1 only	☐ Contingent							
☐ Debtor 2 only	☐ Unliquidated							
☐ Debtor 1 and Debtor 2 only	☐ Disputed							
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim: ☐ Student loans							
☐ Check if this claim is for a community								
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not						
No	Debts to pension or profit-sharing							
Yes	Other. Specify Charge Acc	count						
Credit One Bank	Last 4 digits of account number	5279	\$1,187.00					
PO Box 98872	When was the debt incurred?	01/2019						
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply						
■ Debtor 1 only	☐ Contingent							
☐ Debtor 2 only	☐ Unliquidated							
☐ Debtor 1 and Debtor 2 only								
☐ At least one of the debtors and another	d claim:							
☐ Check if this claim is for a community	☐ Student loans							
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not						
■ No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts						
Yes	Other. Specify Credit Card	d Charges						
	Comenity Bank/Playstation Nonpriority Creditor's Name PO Box 182789 Columbus, OH 43218 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Check if this claim is for a community debt Is the claim subject to offset? No Yes Credit First NA/Firstone Nonpriority Creditor's Name PO Box 81083 Cleveland, OH 44181 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Check if this claim is for a community debt Is the claim subject to offset? No Yes Credit One Bank Nonpriority Creditor's Name PO Box 98872 Las Vegas, NV 89193 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Check if this claim is for a community debt Is the claim subject to offset? No Yes	Comenity Bank/Playstation Nonpriority Creditor's Name PO Box 182789 Columbus, OH 43218 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim subject to offset? Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim subject to offset? Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim subject to offset? Debtor 2 only Debtor 1 only Contingent Debtor 1 only Cother. Specify Credit Card Who incurred the debt? Check one. Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Check if this claim is for a community debt State Claim subject to offset? No Credit One Bank Nonpriority Creditor's Name PO Box 98872 Las Vegas, NV 89193 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 1 only At least one of the debtors and another Do Box 98872 Las Vegas, NV 89193 Number Street City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 of the debtors and another Check if this claim is for a community debt Student loans Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 3 of the debtors and another Check if this claim is for a community Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 6 of the debtors and another Check if this claim is for a community Debtor 1 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 7 only Debtor 8 only Debtor 9 only Debto	Comenity Bank/Playstation Nonprionly Cleditor's Name PO Box 182789 Number Street City State 2p Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Cleditor First NA/Firstone Nonprionly Creditor's Name PO Box 81083 Number Street City State 2p Code Who incurred the debt? Check one. Nonprionly Cleditor's Name PO Box 81083 Number Street City State 2p Code Who incurred the debt? Check one. Nonprionly Creditor's Name PO Box 81083 Number Street City State 2p Code Who incurred the debt? Check one. Nonprionly Creditor's Name PO Box 81083 Number Street City State 2p Code Who incurred the debt? Check one. Nonprionly Creditor's Name PO Box 81083 Number Street City State 2p Code Who incurred the debt? Check one. Nonprionly Creditor's Name Credit One Bank Nonprionly Creditor's Name PO Box 9872 Last 4 digits of account number Credit One Bank Nonprionly Creditor's Name PO Box 9872 Last 4 digits of account number Credit One Bank Nonprionly Creditor's Name PO Box 9872 Last 4 digits of account number Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 7 only Debtor 8 only Debtor 9 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 3 only 1 only 1 only 1 only 1 only 1 only 2 only Debtor 1 only 1 only 1 only 2 only Debtor 1 only 2 only Debtor 1 only 2 only Debtor 2 only Debtor 2 only Debtor 3 only 1 only 1 only 1 only 2 only Debtor 4 only 2 only Debtor 5 only 1 only 1 only 2 only Debtor 5 only 1 only 1 only 1 only 2 only 2 only Debtor 5 only 1 only 1 only 1 only 2 only 2 only 2 only 2 only 3 only 2 only 3 only 4					

Debtor	1 Thomas John Hamill		Case number (if known)						
4.9	Discover Financial Services Nonpriority Creditor's Name	Last 4 digits of account number	xxxx	\$847.00					
	PO Box 15316	When was the debt incurred?	09/2018						
	Wilmington, DE 19850 Number Street City State Zip Code Who incurred the debt? Check one.	Code As of the date you file, the claim is: Check all that apply							
	Debtor 1 only	☐ Contingent							
	☐ Debtor 2 only	☐ Unliquidated							
	☐ Debtor 1 and Debtor 2 only	☐ Disputed							
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:						
	☐ Check if this claim is for a community	☐ Student loans							
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not						
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts						
	Yes	Other. Specify Credit Card	l Charges						
4.1	First Bank & Trust/Mercury Card Services	Last 4 digits of account number	xxxx	\$3,886.00					
	Nonpriority Creditor's Name 2220 6th St.	When was the debt incurred?	01/2014						
	Brookings, SD 57006 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply						
	■ Debtor 1 only □ Contingent								
	☐ Debtor 2 only	☐ Unliquidated							
	☐ Debtor 1 and Debtor 2 only	☐ Disputed							
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:						
	☐ Check if this claim is for a community	Student loans							
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not						
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts						
	Yes	Other. Specify Credit Card	Charges						
4.1	Karmanos Facility - PP	Last 4 digits of account number	0543	\$13.00					
	Nonpriority Creditor's Name PO Box 775408	When was the debt incurred?	08/2020						
	Chicago, IL 60677 Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply						
	Who incurred the debt? Check one.	As of the date you me, the dam's	3. Officer all that apply						
	■ Debtor 1 only	☐ Contingent							
	Debtor 2 only								
	☐ Debtor 1 and Debtor 2 only								
	☐ At least one of the debtors and another	d claim:							
	☐ Check if this claim is for a community	☐ Student loans							
	debt		ration agreement or divorce that you did not						
	Is the claim subject to offset?	report as priority claims	a plane, and other similar debts						
	■ No	Debts to pension or profit-sharin	g pians, and other similar debts						
	Yes	Other. Specify Medical							

☐ Yes

Other. Specify

Medical

			•
Karmanos Facility - PP	Last 4 digits of account number	2812	
Nonpriority Creditor's Name	-		
PO Box 775408	When was the debt incurred?	02/2021	
Chicago, IL 60677			
Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
ls the claim subject to offset?	report as priority claims		
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	Other. Specify Medical		

Debtor	Thomas John Hamill	Case number (if known)						
4.1	McLaren Physicians - PP	Last 4 digits of account number	8568	\$10.00				
	Nonpriority Creditor's Name PO Box 775437	When was the debt incurred?	02/2021					
	Chicago, IL 60677 Number Street City State Zip Code Who incurred the debt? Check one.	****						
	Debtor 1 only	☐ Contingent						
	Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only	□ Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:					
	☐ Check if this claim is for a community	☐ Student loans						
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not					
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts					
	Yes	Other. Specify Medical						
4.1	Meade & Associates	Last 4 digits of account number	6670	\$52.00				
9	Nonpriority Creditor's Name							
	737 Enterprise Dr. Westerville, OH 43081	When was the debt incurred?	06/2021					
	Number Street City State Zip Code Who incurred the debt? Check one.							
	Debtor 1 only	☐ Contingent						
	Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only	☐ Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:					
	☐ Check if this claim is for a community	☐ Student loans						
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not					
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts					
	Yes	■ Other. Specify Health - Me	account on behalf of Wayne dical On.					
4.2	Merrick Bank Corp	Last 4 digits of account number	2612	\$863.00				
	Nonpriority Creditor's Name PO Box 9201	When was the debt incurred?	12/2016					
	Old Bethpage, NY 11804 Number Street City State Zip Code	As of the date you file, the claim i	e. Check all that apply					
	Who incurred the debt? Check one.	As of the date you me, the claim	s. Oneck all that apply					
	■ Debtor 1 only	☐ Contingent						
	Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only	☐ Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:					
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not					
	Is the claim subject to offset?	report as priority claims						
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts						

☐ Yes

■ Other. Specify Credit Card Charges

Thomas John Hamill		Case number (if known)			
Michigan Head & Spine Institute	Last 4 digits of account number	8096	\$226.00		
Nonpriority Creditor's Name 29275 Northwestern Hwy, Ste. 100 Southfield, MI 48034	When was the debt incurred?	01/2020, 10/2020			
Number Street City State Zip Code	As of the date you file, the claim	s: Check all that apply			
Who incurred the debt? Check one.					
Debtor 1 only	☐ Contingent				
Debtor 2 only	☐ Unliquidated				
Debtor 1 and Debtor 2 only	☐ Disputed				
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
☐ Check if this claim is for a community	Student loans				
debt s the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not			
■ No	Debts to pension or profit-sharin	g plans, and other similar debts			
☐ Yes	Other. Specify Medical				
Michigan Medicine	Last 4 digits of account number	2199	\$87.00		
Nonpriority Creditor's Name			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
Dept CH 14410	When was the debt incurred?	04/2021			
Palatine, IL 60055 Jumber Street City State Zip Code	As of the date you file, the claim	is: Check all that apply			
Who incurred the debt? Check one.	o. Oncor an that apply				
Debtor 1 only	☐ Contingent				
☐ Debtor 2 only	☐ Unliquidated				
☐ Debtor 1 and Debtor 2 only	☐ Disputed				
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
Check if this claim is for a community	☐ Student loans				
ebt s the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not			
No	☐ Debts to pension or profit-sharing	g plans, and other similar debts			
☐ Yes	Other. Specify Medical				
SYNCB/Car Care Discount Tire	Last 4 digits of account number	0658	\$1,127.00		
Nonpriority Creditor's Name P.O Box 965001	When was the debt incurred?	05/2014			
Orlando, FL 32896 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply			
Debtor 1 only					
☐ Debtor 2 only					
Debtor 1 and Debtor 2 only					
☐ At least one of the debtors and another					
☐ Check if this claim is for a community					
lebt s the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not			
No	Debts to pension or profit-sharing	g plans, and other similar debts			
☐ Yes	■ Other. Specify Charge Acc	count			

10/28/21 3:50PM Case number (if known) Debtor 1 Thomas John Hamill 4.2 **University Physician Group** 5335 \$60.00 Last 4 digits of account number Nonpriority Creditor's Name 16054 Collections Center Dr. 04/2019 When was the debt incurred? Chicago, IL 60693 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Medical ☐ Yes Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. On which entry in Part 1 or Part 2 did you list the original creditor? **Ascension Michigan Lab Services** Line 4.1 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims P.O. Box 740458 Part 2: Creditors with Nonpriority Unsecured Claims Atlanta, GA 30374 Last 4 digits of account number Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Client Financial Services** Line 4.14 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 209 S. Alloy ■ Part 2: Creditors with Nonpriority Unsecured Claims Fenton, MI 48430 Last 4 digits of account number 9282 Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only, 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
Total	6a.	Domestic support obligations	6a.	\$ 0.00
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 1,596.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 1,596.00
				Total Claim
Total	6f.	Student loans	6f.	\$ 0.00
claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 26,074.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 26,074.00

Fill in this infor					
Debtor 1 Thomas John Hamill					
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	EASTERN DISTRICT C	DF MICHIGAN		
Case number (if known)					☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	whom you have the r, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.3				·	
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.4					
	Name				
	Number	Street			
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			
	City		State	ZIP Code	=

					10/28/21 3:50P
Fill in this	s information to identify your	case:			
Debtor 1	Thomas John Ha	mill			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, fil	ling) First Name	Middle Name	Last Name		
	-				
United Sta	ates Bankruptcy Court for the:	EASTERN DISTRICT O	OF MICHIGAN		
Case num	nber				
(if known)					Check if this is an
					amended filing
Officia	al Form 106H				
	dule H: Your Cod	ehtors			12/15
OCITE	duic II. Tour oou				12/13
people are fill it out, a your name	e filing together, both are equ	ally responsible for supp boxes on the left. Attach . Answer every question	olying correct informating the Additional Page to the Additional Pag	on. If more space is this page. On the to	rate as possible. If two married needed, copy the Additional Page, op of any Additional Pages, write
☐ No					
■ Ye	S				
	thin the last 8 years, have you na, California, Idaho, Louisiana,				
■ No	o. Go to line 3.				
☐ Ye	s. Did your spouse, former spou	use, or legal equivalent live	e with you at the time?		
in line Form	e 2 again as a codebtor only i	f that person is a guaran	tor or cosigner. Make s	sure you have listed	ng with you. List the person shown the creditor on Schedule D (Official , Schedule E/F, or Schedule G to fil
	Column 1: Your codebtor Name, Number, Street, City, State and ZI	P Code		Column 2: The concept Check all schedu	reditor to whom you owe the debt les that apply:
3.1	Rebecca Hamill 22845 Melrose Ave. Eastpointe, MI 48021			■ Schedule D, □ Schedule E/F □ Schedule G MSHDA	-, line

							•			
Fill	in this information to	o identify your ca	ase:							
Del	otor 1	Thomas Joh	n Hamill							
	otor 2 buse, if filing)									
Uni	ted States Bankrupt	cy Court for the	EASTERN DISTRICT	OF MICHIGAN						
Cas	se number						Check if this is			
(If kr	nown)						☐ An amende	ed filing		
									ring postpetition of following date:	hapter
	fficial Form						MM / DD/ `	YYYY		
S	chedule I: `	Your Inc	ome							12/15
spo atta	use. If you are sepa ch a separate shee	arated and you	are married and not filir r spouse is not filing wi On the top of any addition	th you, do not inclu	de infor	mati	on about your sp	ouse. If r	more space is n	eeded,
1.	Fill in your emploinformation.	oyment		Debtor 1			Debtor	2 or non	-filing spouse	
	If you have more t		Employment status	☐ Employed			■ Empl	oyed		
	attach a separate information about		Employment status	■ Not employed			☐ Not e	☐ Not employed		
	employers.		Occupation	Disabled			CSM			
	Include part-time, self-employed wor		Employer's name				Primep	ay LLC	;	
	Occupation may ir or homemaker, if i		Employer's address					unwood hester,	dy Dr. PA 19380	
			How long employed th	nere?				l.5 year	'S	
Par	t 2: Give Det	ails About Mor	thly Income							
	mate monthly inco use unless you are s		ate you file this form. If y	ou have nothing to re	eport for	any l	ine, write \$0 in the	space. I	nclude your non-	filing
•	ou or your non-filing se e space, attach a se	•	ore than one employer, co	mbine the informatio	n for all	emplo	oyers for that perso	on on the	lines below. If yo	ou need
							For Debtor 1		Debtor 2 or illing spouse	
2.			ry, and commissions (becalculate what the monthly		2.	\$	0.00	\$	5,416.67	
3	Estimate and list	monthly overti	me nav		3	2 +	0.00	. \$	0.00	

Calculate gross Income. Add line 2 + line 3.

5,416.67

0.00

Combined monthly income

Deb	tor 1	Thomas John Hamill	_	C	case n	umber (if know	n) _				
						Debtor 1		non-	Debtor filing s	pouse	
	Copy	y line 4 here	4.		\$	0.0	0_	\$	5,	416.67	
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5a	à.	\$	0.0	0	\$		820.28	
	5b.	Mandatory contributions for retirement plans	5b).	\$	0.0	0	\$		0.00	
	5c.	Voluntary contributions for retirement plans	5c) .	\$	0.0	0	\$		0.00	
	5d.	Required repayments of retirement fund loans	5d		\$	0.0	0	\$		0.00	
	5e.	Insurance	5e		\$	0.0	_	\$		469.37	
	5f.	Domestic support obligations	5f.		\$	0.0		\$		0.00	
	5g.	Union dues	5g	,	\$	0.0		\$		0.00	
	5h.	Other deductions. Specify:	5n	1.+	\$	0.0	0 +	\$		0.00	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	,	\$	0.0	0_	\$	1,	289.65	
7.	Calc	sulate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	0.0	0	\$	4,	127.02	
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total	0-		ф.	0.0	•	ф.		0.00	
	Oh	monthly net income.	8a 8b		\$	0.0		\$		0.00	
	8b. 8c.	Interest and dividends Family support payments that you, a non-filing spouse, or a depender regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.			\$ \$	0.0		» \$		0.00	
	8d.	Unemployment compensation	8d		<u>*</u> —	0.0		\$		0.00	
	8e.	Social Security	8e) .	\$	1,154.5		\$		0.00	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.		\$	0.0	0	\$		0.00	
	8g.	Pension or retirement income	8g		\$	0.0		\$		0.00	
	8h.	Other monthly income. Specify:	8h	۱.+ 	\$	0.0	0 +	<u> </u>		0.00	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	·	1,154.5	0	\$		0.00	
10.	Calc	culate monthly income. Add line 7 + line 9.	10.	\$	1	,154.50 +	\$	4,1	27.02	= \$	5,281.52
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.									•
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedunde contributions from an unmarried partner, members of your household, your friends or relatives. Not include any amounts already included in lines 2-10 or amounts that are no cify:	ur depe				,		chedule 11.		0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certies							12.	\$	5,281.52

13. Do you expect an increase or decrease within the year after you file this form?

Yes. Explain:

 11	in this inform	tion to identify				i				
Fill	in this informa	tion to identify yo	our case:							
Deb	tor 1	Thomas John	n Hamill					this is:		
Deh	otor 2							amended filing	ving postpetition chap	tor
	ouse, if filing)					"			the following date:	lei
Unit	ed States Bankr	uptcy Court for the:	EASTE	RN DISTRICT OF MIC	CHIGAN		MM	I / DD / YYYY		
Cas	e number									
	nown)									
Of	fficial Fo	rm 106J				•				
		J: Your I	Eynar	1606						12/15
Be info nur	as complete a ormation. If m mber (if know	and accurate as ore space is ned n). Answer ever	possible eded, atta y questio	. If two married people ch another sheet to t	e are filing together, b his form. On the top o				r supplying correct	
Par 1.	t 1: Descr Is this a join	ibe Your House	hold							
••	No. Go to									
			n a separ	ate household?						
	□N	0	•							
	□ Ye	es. Debtor 2 mus	t file Offici	al Form 106J-2, Exper	nses for Separate House	ehold of De	ebtor 2	2.		
2.	Do you have	e dependents?	□ No							
	Do not list De Debtor 2.	ebtor 1 and	Yes.	Fill out this information for each dependent				Dependent's age	Does dependent live with you?	
	Do not state	the							□ No	
	dependents				Daughter			15	■ Yes	
									□ No	
									☐ Yes	
									□ No □ Yes	
									☐ Yes	
									☐ Yes	
3.	expenses of	enses include f people other th d your depender	han _{III}	No Yes					_ 166	
Par	t 2: Estim	ate Your Ongoir	ng Month	y Expenses						
exp					ss you are using this f upplemental <i>Schedule</i>					
				government assistan						
	ficial Form 10		u nave inc	cluded it on Schedule	: I: Your Income		_	Your expe	enses	
4.		r home owners			ce. Include first mortgag	e 4.	\$_		0.00	
	If not includ	ed in line 4:								
	4a. Real e	state taxes				4a.	\$		441.67	
	4b. Prope	rty, homeowner's	s, or renter	's insurance		4b.			111.00	
				pkeep expenses		4c.	: —		250.00	
F		owner's associati			homo ozvitu laana	4d.			0.00	
5.	Auditional n	nortgage payme	ents for yo	our residence , such as	s nome equity loans	5.	\$_		0.00	

Official Form 106J Schedule J: Your Expenses 21-48532-mlo Doc 1 Filed 10/28/21 Entered 10/28/21 15:53:59 Page 37 of 57

ebtor 1 Tho	mas John Hamill	Case num	ber (if known)	
Utilities:				
6a. Elect	ricity, heat, natural gas	6a.	\$	300.00
6b. Wate	r, sewer, garbage collection	6b.	\$	100.00
6c. Telep	phone, cell phone, Internet, satellite, and cable services	6c.	\$	500.00
6d. Othe	r. Specify:	6d.	\$	0.00
	nousekeeping supplies	7.	\$	650.00
	and children's education costs	8.	\$	50.00
	aundry, and dry cleaning	9.	\$	135.00
•	are products and services	10.	\$	100.00
	d dental expenses	11.	\$	
	•	11.	Ψ	250.00
	ntion. Include gas, maintenance, bus or train fare. de car payments.	12.	\$	390.00
	nent, clubs, recreation, newspapers, magazines, and books	13.	\$	150.00
	contributions and religious donations	14.	·	0.00
Insurance.	•	14.	Ψ	0.00
	ide insurance deducted from your pay or included in lines 4 or 20.			
15a. Life i	, , ,	15a.	\$	0.00
	h insurance	15a.	·	
			\$	0.00
	cle insurance			235.00
	r insurance. Specify:	15d.	\$	0.00
	not include taxes deducted from your pay or included in lines 4 or 20.	40	Φ.	400.00
	RS Income tax arrears	16.	\$	100.00
	tate Income tax arrears		\$	100.00
	t or lease payments:		_	
	payments for Vehicle 1	17a.	·	167.00
	payments for Vehicle 2	17b.	\$	422.00
17c. Othe	r. Specify:	17c.	\$	0.00
17d. Othe	r. Specify:	17d.	\$	0.00
	ents of alimony, maintenance, and support that you did not report			0.00
	rom your pay on line 5, Schedule I, Your Income (Official Form 106	i). 18.	·	0.00
Other payr	nents you make to support others who do not live with you.		\$	0.00
Specify:		19.		
	property expenses not included in lines 4 or 5 of this form or on So			
20a. Morto	gages on other property	20a.	·	0.00
20b. Real	estate taxes	20b.	\$	0.00
20c. Prop	erty, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Main	tenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Home	eowner's association or condominium dues	20e.	\$	0.00
Other: Spe	cify: Pet food, pet care, pet medicine	21.	+\$	125.00
Wife's loa	*		+\$	500.00
Wife cred			. *	125.00
wile creu	it Caru		ΤΨ	123.00
Calculate y	our monthly expenses			
-	nes 4 through 21.		\$	5,201.67
22b. Copy I	ine 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-	-2	\$,
• •	e 22a and 22b. The result is your monthly expenses.		\$	5,201.67
ZZV. MUU III	to LLa and LLb. The result is your monthly expenses.		Ψ	3,201.07
Calculate y	our monthly net income.			
23a. Copy	line 12 (your combined monthly income) from Schedule I.	23a.	\$	5,281.52
	your monthly expenses from line 22c above.	23b.	-\$	5,201.67
.,				,
	ract your monthly expenses from your monthly income.			70.0F
	esult is your monthly net income.	23c.	\$	79.85
	pect an increase or decrease in your expenses within the year after			ase or decrease because of a
For example,	do you expect to finish paying for your car loan within the year or do you expect y to the terms of your mortgage?	your mortgage	payment to incre	ase of decrease because of a

Debtor 1	Thomas John Ha	nmill		
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	EASTERN DISTRICT O	F MICHIGAN	
Case number				
if known)				☐ Check if this is an
				amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

	Sign Below	
Did yo	u pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
■ No		
☐ Ye	es. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)
that the	penalty of perjury, I declare that I have read the summary a y are true and correct.	
	Thomas John Hamill Dmas John Hamill	Signature of Debtor 2
		Signature of Debtor 2
Sig	nature of Debtor 1	

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

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Best Case Bankruptcy

Debtor		ntify your case:				
		John Hamill				
D-1-4-	First Name	Midd	lle Name	Last Name		
Debtor (Spouse		Midd	lle Name	Last Name		
United	States Bankruptcy Cou	irt for the: EASTER	RN DISTRICT OF N	MICHIGAN		
Case r	number					☐ Check if this is an amended filing
State				uals Filing for B		4/19
inform		s needed, attach a se		nis form. On the top of an		
Part 1	Give Details Abou	t Your Marital Status	and Where You I	Lived Before		
1. W	hat is your current ma	rital status?				
■	Married Not married					
2. Du	uring the last 3 years,	have you lived anywl	here other than w	here you live now?		
	No Yes. List all of the pla	aces you lived in the la	ast 3 years. Do not	include where you live now		
D	Debtor 1 Prior Address		Dates Debtor 1 lived there	Debtor 2 Prior Ac	dress:	Dates Debtor 2 lived there
				al equivalent in a commun ada, New Mexico, Puerto R		ritory? (Community property and Wisconsin.)
oluloo c	I _{No}	.	our Codebtors (Offi	cial Form 106H).		
	_	fill out Schedule H: Yo				
•	Yes. Make sure you	es of Your Income		,		
□ □ Part 2 4. Di	Explain the Source id you have any income II in the total amount of it you are filing a joint case.	es of Your Income e from employment of	rom all jobs and all	a business during this yell businesses, including part together, list it only once ur	time activities.	calendar years?
□ □ Part 2 4. Di	Explain the Source id you have any incom	es of Your Income e from employment of the name you received from and you have income	rom all jobs and all	l businesses, including part	time activities.	calendar years?
□ □ Part 2 4. Di	Explain the Source id you have any incom III in the total amount of iyou are filling a joint case.	es of Your Income e from employment of the name you received from and you have income	rom all jobs and all	l businesses, including part	time activities.	calendar years?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

No

☐ Yes. List all payments to an insider.

Insider's Name and Address

Dates of payment

Total amount paid

Amount you still owe

Reason for this payment

Official Form 107

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster,

Statement of Financial Affairs for Individuals Filing for Bankruptcy

page 3

Official Form 107

Doc 1

Official Form 107

Yes. Fill in the details.

Name of trust

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Description and value of the property transferred

Date Transfer was

made

Debtor 1 Thomas John Hamill

Case number (if known)

Par	t 8: List of Certain Financial Accounts, In	struments, Safe Depos	it Boxes, and Sto	orage Units	3			
20.	sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.							
	■ No □ Yes. Fill in the details.							
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account instrument	int or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer		
21.	Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?							
	■ No □ Yes. Fill in the details.							
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had ac Address (Number, State and ZIP Code)		Describe t	he contents	Do you still have it?		
22.	Have you stored property in a storage unit	or place other than you	r home within 1	year before	e you filed for bankruptc	y?		
	■ No □ Yes. Fill in the details.							
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	to it?	to it? Address (Number, Street, City,		he contents	Do you still have it?		
Par	t 9: Identify Property You Hold or Contro	I for Someone Else						
23.	Do you hold or control any property that so for someone.	omeone else owns? Inc	lude any propert	y you borr	owed from, are storing fo	or, or hold in trust		
	■ No							
	Yes. Fill in the details.							
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City, Code)		Describe t	he property	Value		
Par	t 10: Give Details About Environmental Int	formation						
For	the purpose of Part 10, the following definit	ions apply:						
	Environmental law means any federal, state toxic substances, wastes, or material into regulations controlling the cleanup of thes	the air, land, soil, surfac	e water, ground					
	Site means any location, facility, or propert to own, operate, or utilize it, including disp	•	environmental la	aw, whethe	er you now own, operate	, or utilize it or used		
	Hazardous material means anything an enhazardous material, pollutant, contaminant		as a hazardous	waste, haz	ardous substance, toxic	substance,		
Rep	ort all notices, releases, and proceedings th	nat you know about, reg	ardless of when	they occur	rred.			
24.	Has any governmental unit notified you that	nt you may be liable or p	otentially liable	under or in	violation of an environn	mental law?		
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental ur Address (Number, ZIP Code)			nmental law, if you t	Date of notice		

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

page 5

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Case number (if known)

United States Bankruptcy Court Eastern District of Michigan

In re	Thom	as John Hamill	Debtor(s)	Case No. Chapter	7
				-	
			NT OF ATTORNEY FOR DEBTOR(S UANT TO F.R.BANKR.P. 2016(b)	<u>S)</u>	
	The un	dersigned, pursuant to F.R.Bankr.P. 2016(b)), states that:		
•	The un	dersigned is the attorney for the Debtor(s) in	n this case.		
		mpensation paid or agreed to be paid by the	Debtor(s) to the undersigned is: [Check	one]	
	[X]	FLAT FEE			
	A.	For legal services rendered in contempla exclusive of the filing fee paid			000.00
	В.	Prior to filing this statement, received			500.00
	C.	The unpaid balance due and payable is .			500.00
	[]	RETAINER			
	A.	Amount of retainer received			
	B.	The undersigned shall bill against the re agreed to pay all Court approved fees ar			rly rate schedule.] Debtor(s) have
					rly rate schedule.] Debtor(s) have
	\$0.0	agreed to pay all Court approved fees ar	nd expenses exceeding the amount of the	e retainer.	
	\$0.0	agreed to pay all Court approved fees an agreed to pay all Court approved fees an agreed of the filing fee has been paid. In for the above-disclosed fee, I have agreed not apply.] Analysis of the debtor's financial situation	nd expenses exceeding the amount of the	e retainer.	ey case, including: [Cross out any
	\$ 0.0 In retur	agreed to pay all Court approved fees an agreed to pay all Court approved fees an agreed of the filing fee has been paid. In for the above-disclosed fee, I have agreed not apply.] Analysis of the debtor's financial situation bankruptcy; Preparation and filing of any petition, scl	nd expenses exceeding the amount of the distribution of the distribution and rendering advice to the debtor in the debtor, statement of affairs and plan when the distribution in the distribution and rendering advice to the debtor in the distribution.	e retainer. The bankruptodetermining which may be rea	ey case, including: [Cross out any whether to file a petition in quired;
	\$0.0 In retur that do A. B. C.	agreed to pay all Court approved fees an agreed to pay all Court approved fees an agreed of the filing fee has been paid. In for the above-disclosed fee, I have agreed not apply.] Analysis of the debtor's financial situation bankruptcy; Preparation and filing of any petition, scl. Representation of the debtor at the meetic	nd expenses exceeding the amount of the distribution of the distribution and rendering advice to the debtor in the dules, statement of affairs and plan whing of creditors and confirmation hearing	e retainer. The bankruptodetermining which may be read, and any adjo	ey case, including: [Cross out any whether to file a petition in quired;
	\$0.0 In retur that do A. B.	agreed to pay all Court approved fees an agreed to pay all Court approved fees an agreed of the filing fee has been paid. In for the above-disclosed fee, I have agreed not apply.] Analysis of the debtor's financial situation bankruptcy; Preparation and filing of any petition, scl. Representation of the debtor at the meeting Representation of the debtor in adversary.	nd expenses exceeding the amount of the distribution of the distribution and rendering advice to the debtor in the dules, statement of affairs and plan whing of creditors and confirmation hearing	e retainer. The bankruptodetermining which may be read, and any adjo	ey case, including: [Cross out any whether to file a petition in quired;
	\$0.0 In retur that do A. B. C. D. E. F.	agreed to pay all Court approved fees an agreed to pay all Court approved fees an agreed of the above-disclosed fee, I have agreed not apply.] Analysis of the debtor's financial situation bankruptcy; Preparation and filing of any petition, scl. Representation of the debtor at the meeti—Representation of the debtor in adversary Reaffirmations; Redemptions;	nd expenses exceeding the amount of the distribution of the distribution and rendering advice to the debtor in the dules, statement of affairs and plan whing of creditors and confirmation hearing	e retainer. The bankruptodetermining which may be read, and any adjo	ey case, including: [Cross out any whether to file a petition in quired;
	\$0.0 In retur that do A. B. C. D. E.	agreed to pay all Court approved fees an agreed to pay all Court approved fees an agreed of the filing fee has been paid. In for the above-disclosed fee, I have agreed not apply.] Analysis of the debtor's financial situation bankruptcy; Preparation and filing of any petition, scl. Representation of the debtor at the meeting Representation of the debtor in adversary Reaffirmations;	In to render legal service for all aspects of on, and rendering advice to the debtor in the	e retainer. The bankruptc determining which may be ready, and any adjountery matters;	ey case, including: [Cross out any whether to file a petition in quired; burned hearings thereof; ing; preparation and filing of
	\$0.0 In retur that do A. B. C. D. E. F. G.	agreed to pay all Court approved fees an agreed to pay all Court approved fees an agreed of the filing fee has been paid. In for the above-disclosed fee, I have agreed not apply.] Analysis of the debtor's financial situation bankruptcy; Preparation and filing of any petition, scl. Representation of the debtor at the meeting Representation of the debtor in adversary Reaffirmations; Redemptions; Other: Negotiations with secured creditor reaffirmation agreements and apples.	It to render legal service for all aspects of on, and rendering advice to the debtor in hedules, statement of affairs and plan whing of creditors and confirmation hearing y proceedings and other contested bankries to reduce to market value; exensications as needed; preparation a on household goods.	e retainer. The bankrupte determining which may be regarded, and any adjounters; Inption planning of incrvices:	ey case, including: [Cross out any whether to file a petition in quired; surned hearings thereof; ing; preparation and filing of notions pursuant to 11 USC

	corporation, any compensation paid or to be paid except as for	bllows:
Dated:	October 28, 2021	/s/ Scott Skinner
		Attorney for the Debtor(s)
		Scott Skinner
		Detroit Lawyers, PLLC
		26711 Woodward Ave.
		Suite 207
		Huntington Woods, MI 48070
		248-237-7979
		notice@detroitlawyers.com
		P76939 MI
Agreed:	/s/ Thomas John Hamill	
	Thomas John Hamill	
	Debtor	Debtor

The undersigned has not shared or agreed to share, with any other person, other than with members of the undersigned's law firm or

7.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7	' :	Liquidation
\$2	245	filing fee
\$	78	administrative fee
+ \$	15	trustee surcharge
\$3	38	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$571 administrative fee

\$1,738 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$78	administrative fee
	\$278	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$78	administrative fee
	\$313	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/forms/bankruptcy-forms

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses.

In Alabama and North Carolina, go to: http://www.uscourts.gov/services-forms/bankruptcy/cre dit-counseling-and-debtor-education-courses.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

United States Bankruptcy Court Eastern District of Michigan

In re	Thomas John Hamill		Case No.	
		Debtor(s)	Chapter	7
	VERIFI	CATION OF CREDITOR	MATRIX	
The ch	ava named Dahton hanshy vanifies that	the attached list of anoditons is true and	assumest to the best	of his/han knowledge
THE abo	ove-named Debtor hereby vermes that	the attached list of creditors is true and	correct to the best	of his/her knowledge.
Date:	October 28, 2021	/s/ Thomas John Hamill		
		Thomas John Hamill		
		Signature of Debtor		

Internal Revenue Service Centralized Insolvency Operations PO Box 7346 Philadelphia, PA 19101

United States Attorneys Office Attn: Civil Division 211 W. Fort St., Suite 2001 Detroit, MI 48226

Office of Child Support Department of Human Services 235 S. Grand Ave. PO Box 30478 Lansing, MI 48909-7978

Michigan Department of Treasury PO Box 30199 Lansing, MI 48909

Equifax PO Box 740241 Atlanta, GA 30374

TransUnion P.O. Box 2000 Chester, PA 19022

Experian PO Box 4000 Allen, TX 75013

Amcol Systems Inc PO Box 21625 Columbia, SC 29221

Ascension Michigan CMG PO Box 14099 Belfast, ME 04915

Ascension Michigan Lab Services P.O. Box 740458 Atlanta, GA 30374

Associated Orthopedists of Detroit 24715 Little Mack Ave., Suite 100 Saint Clair Shores, MI 48080

Best Buy/CBNA PO Box 6497 Sioux Falls, SD 57117

Christian Financial Credit Union 18441 Utica Rd. Roseville, MI 48066

Client Financial Services 209 S. Alloy Fenton, MI 48430

Comenity Bank/Kay Jewelers PO Box 182789 Columbus, OH 43218

Comenity Bank/Playstation PO Box 182789 Columbus, OH 43218

Credit First NA/Firstone PO Box 81083 Cleveland, OH 44181

Credit One Bank PO Box 98872 Las Vegas, NV 89193

Department of the Treasury Internal Revenue Service Kansas City, MO 64999-0010

Discover Financial Services PO Box 15316 Wilmington, DE 19850

First Bank & Trust/Mercury Card Services 2220 6th St. Brookings, SD 57006

Karmanos Facility - PP PO Box 775408 Chicago, IL 60677

Macomb County Treasurer's Office 1 South Main Street, 2nd floor Mount Clemens, MI 48043

McLaren Physicians - PP PO Box 775437 Chicago, IL 60677

Meade & Associates 737 Enterprise Dr. Westerville, OH 43081

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